

## Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - March 2004

### Regular Retirement and Survivor Benefits

| Benefit payments               | <u>March 2004</u> | <u>March 2003</u> |
|--------------------------------|-------------------|-------------------|
| <b>Total</b>                   | \$749,589,000     | \$735,672,000     |
| Retired employees              | 481,666,000       | 468,178,000       |
| Spouses and divorced spouses   | 89,624,000        | 88,760,000        |
| Widow(er)s - aged and disabled | 156,190,000       | 156,847,000       |
| Other survivors                | 22,109,000        | 21,887,000        |

| Monthly benefits                          | Being paid<br>end of month |                            | Awarded in<br>month |                            | Average under<br>Social Security<br>March 2004 |                      |
|---|----------------------------|----------------------------|---------------------|----------------------------|--|----------------------|
|   | <u>Number</u>              | <u>Average<sup>1</sup></u> | <u>Number</u>       | <u>Average<sup>1</sup></u> | <u>Being Paid</u>                              | <u>Awarded</u>       |
| <b>Total</b>                              | 617,400                    | .....                      | 2,600               | .....                      | .....  | .....                |
| <b>Regular employee annuities, total</b>  | 289,800                    | \$1,637                    | 1,100               | \$2,174                    | .....  | .....                |
| Age                                       | 207,100                    | 1,599                      | <sup>2</sup> 400    | <sup>2</sup> 2,691         | \$925  | <sup>3</sup> \$1,031 |
| Disability, Full Retirement Age and Over  | 35,600                     | 1,459                      | .....               | .....                      | .....  | .....                |
| Disability, Under Full Retirement Age     | 47,200                     | 1,938                      | 500                 | 2,183                      | 863  | 937                  |
| <b>Spouses and divorced spouses</b>       | 144,500                    | 614                        | 700                 | 715                        | 450  | 327                  |
| <b>Widow(er)s--aged and disabled</b>      | 154,800                    | 1,005                      | 700                 | 1,304                      | 876  | 742                  |
| <b>Widowed mothers and fathers</b>        | 1,000                      | 1,292                      | <u>4</u>            | 1,097                      | 656  | 674                  |
| <b>Widow(er)s--remarried and divorced</b> | 14,900                     | 667                        | 100                 | 715                        | <u>5</u>                                       | <u>5</u>             |
| <b>Children</b>                           | 12,400                     | 764                        | 100                 | 928                        | 606  | 633                  |
| <b>Other survivors</b>                    | 100                        | 671                        | .....               | .....                      | .....  | .....                |

### Supplemental Employee Annuities

| Benefit payments | Being paid<br>end of month |                       | Awarded<br>in month |                |               |                |
|------------------|----------------------------|-----------------------|---------------------|----------------|---------------|----------------|
|                  | <u>March<br/>2004</u>      | <u>March<br/>2003</u> | <u>Number</u>       | <u>Average</u> | <u>Number</u> | <u>Average</u> |
|                  | \$5,386,000                | \$5,495,000           | 127,400             | \$42           | 500           | \$41           |

<sup>1</sup>Railroad retirement benefits shown are net of reduction for social security benefit entitlement.

<sup>2</sup>For employees retiring directly from the railroad industry with full age annuity (their years of service averaged 35); about 300 other age annuities were awarded in the month.

<sup>3</sup>For men aged 65 or over insured on regular basis.

<sup>4</sup>Fewer than 50.

<sup>5</sup>Remarried and divorced widow(er)s included with aged and disabled widow(er)s and widowed mothers and fathers.

**Note.** --Data are on a cash basis (unaudited) and are partly estimated. Detail may not add to totals due to rounding. Regular retirement and survivor benefit payments total includes hospital insurance benefits for services in Canada.

(Over)

**Benefits and Beneficiaries Under the Railroad Retirement  
and Unemployment Insurance Systems - (Continued)  
March 2004**

**Unemployment and Sickness Benefits**

| Number of beneficiaries<br>during month | Average payment                   |                  |             |
|---|-----------------------------------|------------------|-------------|
|   | Per 2-week<br>registration period | Per<br>full week |             |
| Unemployment                            | 4,700                             | \$481            | \$271       |
| Sickness                                | 6,600                             | 479              | 272         |
|   |                                   | Benefit payments |             |
|   |                                   | March 2004       | March 2003  |
| <b>Total</b>                            |                                   | \$6,514,000      | \$6,965,000 |
| <b>Unemployment</b>                     |                                   | 4,768,000        | 4,834,000   |
| <b>Sickness</b>                         |                                   | 1,747,000        | 2,131,000   |

**Note.** --Data are on a cash basis (unaudited). Detail may not add to totals due to rounding.



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